

# Guide to Reserve Family Member Benefits



**Department of Defense**



# **Promoting Peace of Mind for the Families of America's Peacekeepers**

**Department of Defense**

**Office of the Assistant Secretary of Defense**

(Reserve Affairs)

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# **A Guide to Assist the Families of National Guard and Reserve Members**

As a member of a family who has a husband, wife, father, mother, son, daughter, brother or sister who serves in the National Guard or Reserve, you face many challenges when that loved one is performing military service. Whether your loved one is serving in support of a military operation overseas or performing training at the local armory or reserve center, or you simply have a question about your entitlements and benefits, this booklet is designed to help. Although designed to answer the questions a spouse may have, it can be a valuable source of information for all family members.

This booklet provides an overview of military benefits and how to access them, identifies eligibility requirements associated with some entitlements, and, most importantly, lets you know where you can obtain assistance when you have specific questions and problems. Knowing your benefits and how to access them will help you plan for when your spouse or family member is away performing military service.

Because of the geographic dispersion of Guard and Reserve families, it is often difficult to obtain information about your benefits, and in some cases to use them. It may also make it more difficult to access various support services that are normally available at military installations. We are continuously assessing how to improve family support. Technology has allowed us to make many advances, but there is still more that can be done. Rest assured, we want to provide the assistance you need, when you need it. This guide is just one step in that journey.

## IDENTIFICATION CARDS FOR MILITARY FAMILY MEMBERS

The Department of Defense (DoD), through the Real-Time Automated Personnel Identification System (RAPIDS), issues members' eligible dependents and other eligible individuals a distinct Identification Card (ID) authorizing them to receive Uniformed Services' benefits and privileges. Normally, Guard and Reserve family members and other dependents receive a DD Form 1173-1, the DoD Guard and Reserve Dependent ID Card (red). These cards do not authorize eligibility for medical benefits and commissary privileges in and of themselves. They will assist Guard and Reserve family members in accessing these privileges when accompanied by a copy of the service member's orders to active duty or a commissary privilege card. The cards do authorize access to exchange and certain morale, welfare and recreation (MWR) privileges.

The DD Form 1173-1 serves as proof that individuals have been pre-enrolled in the Defense Eligibility Enrollment System (DEERS). This is an important first step in obtaining family member and dependent medical treatment when the service member is called to active duty for 31 consecutive days or more. When the service member is called to active duty for more than 30 days, part of the processing for entry on active duty should be the completion of a DD Form 1172, Application for Uniformed Services Identification Card – DEERS Enrollment for each eligible family member and legal dependent. This application, along with surrender of the DD Form 1173-1, will allow family members and dependents to receive the DD Form 1173 (tan). These cards will authorize appropriate medical, commissary, exchange and MWR benefits and privileges for the period of active duty specified on the members' orders.

Family members and eligible dependents are required to report to a RAPIDS ID Card issuing site in order to be issued the appropriate ID Card. Ask your command or unit Family Readiness Office for a list of ID Card issuing locations in your area.

**BE SURE TO CALL AHEAD TO CONFIRM SPECIFIC REQUIREMENTS, DOCUMENTATION AND HOURS OF OPERATION.**

**For additional information see:** <http://www.dmdc.osd.mil/rs/> or <http://www.dmdc.osd.mil/sites/>

## **MEDICAL BENEFITS FOR FAMILY MEMBERS**

Under certain circumstances Reservists and their families are entitled to the same medical care under the Military Health Care System as the families of active duty members. These circumstances are:

- The Reserve component member is ordered to or extended on active duty for more than 30 days. Eligibility begins the day the member commences or is extended on active duty.
- The Reserve component member medically retired due to a service-connected injury or disease incurred or aggravated while on active duty.
- The Reservist has completed 20 years of qualifying service, reached age 60 and started to draw retired pay. The Reservist in this category and eligible family members are entitled to medical benefits until the Reservist reaches age 65 when they are eligible for Medicare.
- The Reservist died on active duty or as a result of a condition incurred or aggravated while on active duty.

### **Who is eligible?**

A legal dependent of a Reserve component member in one of the circumstances listed above who is registered in the Defense Enrollment Eligibility Systems (DEERS) is eligible to receive medical treatment in the Military Health Care System. A legal dependent is defined in section 1072 of title 10, United States Code.

- Spouse and unmarried children under 21.
- Older children with severe physical or mental handicaps are also entitled.
- Children not yet 23 years old who are full time students at an accredited college and must depend on the military parent for more than half of their support.

The family member must be enrolled in the Defense Enrollment Eligibility Reporting System (DEERS). This is done when the family member is issued an Identification Card.

### **How does it work?**

Eligible family members may be treated on a space available basis at any Military Medical Treatment Facility (MTF).

This availability is often very limited, therefore a desirable option is Tricare.

Tricare is the Military Health Care System. It is similar to civilian Health Maintenance Organizations. It is organized by regions, and each region is run by a lead agent, normally a Commander of a Military Health Care Facility. Each region is composed of military and civilian companies to help provide care. Tricare offers three plans: Prime, Standard, and Extra



Here is a brief description of each option:

### **Tricare Prime:**

- Enrollment is required
- Sponsor must have active duty orders for more than 178 days to be eligible
- Patients receive care through a Primary Care Manager, who treats them or refers them to specialty care
- Uses military facility and or civilian network
- No enrollment fees for active duty families
- Annual enrollment fee for retirees, family members and survivors
- No deductibles or claim forms for patients

### **Tricare Standard:**

- No enrollment required
- No Primary Care Manager
- Patient may seek care from civilian sources
- Deductibles and copayments
- Widest choices of providers
- Most expensive care

### **Tricare Extra:**

- No enrollment required
- No Primary Primary Care Manager
- Deductibles and copayments

## **MEDICAL BENEFITS FOR FAMILY MEMBERS (CONTINUED)**

- Provider choice limited to contracted network
- Care may be sought from MTF on space available basis

To expedite access to MTF care, eligible family members should provide their military ID card and a copy of their sponsor's orders when attending an appointment.

When the Guard or Reserve family is covered by a civilian or employer health plan, TRICARE is the second payer.

Information on the three TRICARE options (Prime, Extra and Standard) is available from the Health Benefits Advisor (or ombudsman) at any MTF. Additionally, all TRICARE regions have toll-free information lines. These numbers can be accessed from the Health Affairs web page: [www.tricare.osd.mil](http://www.tricare.osd.mil) or you may reach them as indicated below:



### **TRICARE REGION**

Northeast 1-888-999-5195

Northwest 1-800-404-0110

Southeast 1-800-444-5445

Central States 1-888-874-9378

Heartland 1-800-941-4501

Southwest 1-800-406-2832

Gulf South 1-800-444-5445

Mid-Atlantic 1-800-931-9501

Northern Calif./Golden Gate/So. Calif./Hawaii/Alaska  
1-800-242-6788

Pacific/Puerto Rico/Latin America/Canada/Europe  
1-888-777-8343

## **DENTAL BENEFITS**

### **Entitlement**

Although the family members of a service member who is on active duty for a period of more than 30 days are entitled to dental care in facilities of the uniformed services, care is subject to the availability of space and facilities and the capabilities of the dental staff. Unfortunately, resources are extremely limited in most military dental treatment facilities and it is unlikely that dependents will be able to receive dental care at these facilities. Additionally, there is no entitlement to dependent dental care in a military dental treatment facility when the service member is on active duty for 30 days or less, is performing inactive duty training or is not on active duty. However, there is a dental insurance program that is available to military families which will make dental care more affordable.

### **Dental Insurance Program**

The Department of Defense (DoD) sponsors a voluntary dental insurance program for eligible dependents as an alternative to dental care in a military dental treatment facility. The monthly premiums, covered services and the amount of co-payments for treatment are specified under the particular plan.

- Prior to February 2001 a two year enrollment period is required. With the implementation of the new TRICARE Dental Plan (TDP) in February 2001, the enrollment period is reduced to one year.
- Enrollment can be for the member only, family only or both the member and the family. Depending on the status of the member, enrollment may be under a cost sharing plan with the government or a full premium plan with no government cost sharing.
- The government pays the majority of the monthly premium. Enrollment in the premium sharing plan requires that the service member is on active duty for more than 30 days and has a remaining service commitment to satisfy the minimum enrollment period requirement at the time of enrollment. Under the new TDP this service commitment can be fulfilled with active duty, reserve service, or a combination of the two.
- Effective February 2001, enrollment in this plan is available for dependents of a member of the Selected Reserve or



Individual Ready Reserve when the Guardsman or Reservist is not on active duty for more than 30 days. The government does not share in the premium payments. These payments are the responsibility of the service member. Also, the service member must have a one year service commitment in order to enroll his/her dependents in this plan.

#### **DENTAL BENEFITS (CONTINUED)**

- **Covered Services:** Regardless of the plan under which the dependents are enrolled, the services provided are the same. The type of treatment determines the cost share amounts.

- 1) Diagnostic, preventive and emergency services (0 percent cost-share);
- 2) Sealants and basic restorative services (20 percent cost-share);
- 3) \*Orthodontic services, crowns, complete or partial dentures, oral surgery, general anesthesia and more (30, 40, or 50 percent cost sharing depending on the particular service).



\*(Note the cost-sharing for members below the paygrade of E-5 is lower for some of these services)

- **Dental Providers:** The insurance carrier has agreements with many licensed dentists and hygienists throughout the United States, as well as many locations outside the United States. This provider network offers the most cost-effective means of obtaining dental care. An enrollee has the option of seeking care at any licensed dentist, however the member may incur additional fees.

## **Civilian Employer Dental Plan**

You may maintain coverage under both your civilian employer provided dental benefit plan as well as the DoD dental insurance plan. For more information, see the subsection that discusses health care in the civilian job protection section.

### **Additional Information**

Please consult your Health Benefits Advisor for further details or you may find more information about TRICARE, Dental Programs, and benefits for Guard and Reserve members on the TRICARE web site:

<http://www.tricare.osd.mil/tricare/beneficiary/hptriben.html>

## **COMMISSARY, EXCHANGE, AND MORALE, WELFARE AND RECREATION (MWR) BENEFITS**

### **Commissary**

Commissaries are supermarkets usually located on military installations. The commissary sells food, sundry and cleaning products for cost plus a 5% surcharge. Guard and Reserve members who have earned a qualifying year towards retirement (50 retirement points) are issued a Commissary Privilege Card (CPC/DD Form 2529) valid for up to 24 commissary shopping days per calendar year. Commissary shopping privileges are also authorized during any period of active duty on a daily basis commensurate with orders to active duty. A military spouse or other authorized dependent unaccompanied by the service member may use the commissary shopping benefit with proper military ID, CPC or active duty orders.

### **Exchange**

Post exchanges, base exchanges, Army and Air Force exchange service, Navy exchanges, Marine Corps exchanges, and shoppettes are all examples of military exchange stores. The exchange is the military department and drug store.

Guard and Reserve personnel and their dependents have unlimited shopping privileges at any exchange. Remember that a military ID is required.

## MWR

MWR activities include arts and crafts facilities, bowling centers, golf courses, libraries, outdoor recreation, recreation centers, youth services activities and recreation membership clubs. In most instances, Guard and Reserve members and their dependents are entitled to use all class "C" facilities on the same basis as active duty personnel. Local installation and facility commanders do have the authority to establish priorities for MWR activities that are high demand and unable to accommodate all who desire to participate. Be sure to call ahead and confirm hours of operation and eligibility for the activity you and your family are interested in.

## CHILD CARE

Reservists on active duty or performing inactive duty training are eligible patrons of DoD Child Development Programs (CDP). DoD has child development programs at over 300 locations with approximately 800 child development centers and 9800 family childcare homes. Most of these are located on or near military installations or where there is a significant density of military personnel and eligible civilian DoD personnel. Full day, part day and hourly care is available at these locations. Care is provided to children birth through age twelve. Each installation commander and Defense Agency Director is required to establish a priority system under which access to CDPs shall be determined. The installation commander or Defense Agency Director provides a statement of these priorities available to all eligible patrons seeking enrollment of their children in DoD CDPs.



DoD childcare is not an entitlement. DoD believes childcare is a work force issue, and priority for childcare is given to working families. But even for these families, military childcare is not always available. The demand is high and spaces are limited. If you are in need of assistance with childcare you should contact your command's family support group or family support point of contact for information on the options available for your situation.

## LEGAL ASSISTANCE

The Soldiers' and Sailors' Civil Relief Act of 1940 (SSCRA) was passed by Congress to provide protection to anyone entering or called to active duty in the U. S. Armed Forces. These protections are available to members of the National Guard and Reserve when in active federal service. Protections commence on the date the service member enters active duty.

The SSCRA covers such issues as rental agreements, security deposits, prepaid rent, eviction, installment contracts, credit card interest rates, mortgage interest rates, mortgage foreclosure, civil judicial proceedings, and income tax payments. For example, one of the most widely known benefits under the SSCRA is the

ability to reduce consumer debt and mortgage interest rates to 6% under certain circumstances. If you believe being called to active military service has impacted your ability to meet your obligations, please contact your nearest legal assistance office to see if the SSCRA offers you some protection.



All military services have legal assistance officers available to assist families with legal problems during periods of active duty. Typical legal services involve wills, powers of attorney, child support, income tax returns, and contractual disputes. Although legal assistance officers cannot represent family members in court, they can negotiate on your behalf. Generally, the military services offer limited legal assistance to Guard and Reserve members during inactive duty training periods to prepare legal documents such as wills and powers of attorney needed in the event of an involuntary call to active duty. Each military service has specific regulations regarding the extent of legal assistance they provide. For further information, contact your nearest legal assistance office to determine what assistance is available to you.

## MILITARY PAY AND ALLOWANCES

Pay, allowances, benefits and entitlements depend, all or in part, on a member's rank, length of service, dependent status, and the type of orders the member is serving under.

### Pay

#### **Basic Pay:**

A member serving on active duty is entitled to basic pay. Basic pay is based on a 30-day monthly rate with pay periods twice each month—the 15<sup>th</sup> and the 30<sup>th</sup>. The rate of pay is based on the member's rank/pay grade and years of service. The current pay table for basic pay can be found at: <http://www.dfas.mil/money.html>



#### **Inactive Duty Training (IDT) Pay:**

This is commonly referred to as “drill pay.” The amount earned for each drill equals 1/30<sup>th</sup> of the monthly basic pay rate for the member's rank and years of service. The current IDT pay chart can be found at: <http://www.dfas.mil/money/milpay/pay/>

#### **Incentive or Special Pays:**

In addition to basic pay or IDT pay, many National Guard or Reserve members are eligible for additional special pays for a wide variety of special skills or duties. A member who meets the eligibility requirements for an incentive or special pay is entitled to this pay in addition to basic pay or IDT pay (if payment is authorized by law when a member performs IDT). Some examples of these incentive or special pays include pay for duty associated with aviation, diving, hazardous duty, hostile fire and imminent danger, foreign language proficiency, sea duty, submarine duty, and healthcare professionals. Your finance office can provide more information.

## **Allowances**

### **Basic Allowance for Subsistence (BAS):**

This allowance is intended to provide a partial subsidy for the cost of food. It is generally paid only when the member serves on active duty. The number of dependents does not affect BAS, and it is not subject to income tax. The BAS rates can be found at: <http://www.dfas.mil/money/milpay/pay/>

### **Basic Allowance for Housing (BAH):**

This allowance is intended to provide partial compensation for the cost of housing while the member serves on active duty. The housing allowance for members serving on active duty for more than 139 days, or those serving any length of time in conjunction with a contingency operation such as the Kosovo conflict, is paid according to the member's rank, dependent status (with or without dependents) and location of the duty station. Those serving on active duty for less than 139 days (not in conjunction with a contingency operation) receive a housing allowance, called BAH Type II or BAH-II, at a rate based only on the member's rank and dependent status. BAH and BAH-II rates can be found at: <http://www.dtic.mil/perdiem/bah.html>.



National Guard and Reserve members performing IDT are not entitled to a housing allowance. However, the military service may provide lodging in kind for the member when government quarters are not available.

## **Direct Deposit of Pay and Allowances**

With few exceptions, all pay and allowances are delivered to the member's designated financial account via electronic funds transfer.

## **MILITARY PAY AND ALLOWANCES (CONTINUED)**

### **Withholdings**

Federal income and social security taxes are automatically withheld. State taxes are withheld from members' pay for each state having such an agreement with the U.S. Treasury.

### **Service member's Group Life Insurance (SGLI).**

Members assigned to a unit or position in which IDT and active duty may be required may elect to enroll in SGLI. This coverage remains effective at all times, on and off duty. Eligible members automatically receive the maximum coverage of \$200,000 at a monthly charge of \$16.00 that is automatically deducted from the member's pay. Members must request in writing to receive less than the maximum amount or to not participate at all.

### **Other Benefits**

#### **Travel On Military Aircraft**

Dependent family members may travel space available with (or without if stationed outside the Continental United States (OCONUS)) their sponsor only in OCONUS areas or to and from the Continental United States (CONUS) when the member is serving on active duty. No other Space-A travel is offered to Guard and Reserve family members.

#### **Government Quarters**

Members and their families may use government quarters while on vacation on an "as available" basis.



## RELIEF SOCIETIES/EMERGENCY FINANCIAL ASSISTANCE

When your family has a serious financial problem that needs immediate attention, where can you turn? Your command's family support group, ombudsman, or family readiness point of contact may be able to provide information concerning your Service's relief society or other options when a financial crisis occurs. They should also be able to provide information about whether your particular situation meets their eligibility guidelines. The American Red Cross may also be able to provide helpful information (see the American Red Cross section in this handbook). The Red Cross collaborates with the Military Aid Societies in providing financial assistance when an urgent personal or family crisis arises. Financial assistance is provided when there is a demonstrated need for funds for such things as emergency travel, burial assistance, or urgent health and welfare needs such as food and shelter.



***For additional information see:*** <http://www.redcross.org/afes/index.html>



## THE AMERICAN RED CROSS

The American Red Cross provides an exclusive worldwide communications and support network that serves as a lifeline between military service members and their families. For the service member and his or her family, the Red Cross is the connection to home in the event of a family crisis, a death in the family, a financial emergency, or a joyous birth. Some of the ways the Red Cross assists military members and their families:

**Armed Forces Emergency Services (AFES):** AFES helps military members and military families cope with separation and other special situations related to service in the armed forces. Services include around-the-clock, around-the-world communication between military members and their families; neutral, impartial assistance, including comfort and counseling; independent verification of emergency situations; and financial assistance and referrals for emergency travel and other family needs.

**Emergency Communications:** Red Cross emergency messages provide military personnel and their commanders with fast, reliable information to help them make decisions regarding emergency leave, deferment, compassionate reassignment, and dependency discharge.

**Financial Assistance:** The Red Cross collaborates with the Military Aid Societies in providing financial assistance when an urgent personal or family crisis arises. Financial assistance is provided when there is a demonstrated need for funds for such things as emergency travel, burial assistance, or urgent health and welfare needs such as food and shelter.

**Counseling:** The Red Cross offers counseling, information, referrals, and other social services to military families. Red Cross Armed Forces Emergency Services workers are neutral personnel to whom military persons or family members can go for confidential problem solving.

***If you have an emergency and you need to communicate with a family member in the military*** and your family member is serving on active duty at a military installation, call (877) 272-7337. For service members and their families who do not live on a military installation and for those not serving on active duty, please call your local American Red Cross chapter.

**For additional information see:** <http://www.redcross.org>

# CIVILIAN JOB RIGHTS AND PROTECTIONS

Reemployment rights with a civilian employer are protected under chapter 43 of title 38, United States Code. This law, better known as the Uniformed Services Employment and Reemployment Rights Act or USERRA, provides a broad range of civilian job protections.

## USERRA Features

### Scope of Coverage:

USERRA provides protection to anyone absent from a position of civilian employment because of uniformed service if:

- (1) advance written or verbal notice was given to the civilian employer;
- (2) the cumulative length of absence(s) does not exceed 5 years; and
- (3) the person’s character of service was not adverse.

### Returning to Work:

A service member must report to work or submit an application for reemployment within a specified period based on the duration of service. The table below contains the limits specified for returning to work. It is worth noting that failure to report or make timely application does not automatically result in loss of reemployment rights, but does subject the service member to the rules of conduct, policies and general practices established by the employer, which may result in loss of USERRA protections.

<u>Period of Service</u>	<u>Return/Apply to Return to Work</u>
Less than 31 days	Return no later than the first full regularly scheduled work period on the first full calendar day
More than 30 days but less than 181 days	Apply no later than 14 days
More than 180 days	Apply no later than 90 days

There are certain circumstances under which a civilian employer may not be required to reemploy a service member. However, the employer has the burden of proving reemployment is not possible within those circumstances.

## **Benefits:**

Service members are entitled to seniority and all the benefits of seniority with their civilian employer as if continuously employed.

## **Health Care:**

Service members may elect to continue the health care coverage provided by their civilian employer for up to eighteen months. If the period of coverage exceeds 30 days, the employer can require the employee to pay 102% of the full premium costs. For periods of 30 days or less, the employer may require the employee to pay only the employee's share of the coverage, if any.

## **Pension Benefit Plans:**

Employees are to be treated as if no absence in employment occurred and may make up contributions to an employee pension benefit plan. Employers are also required to fund any obligation attributable to the employer of the employee's benefit pension plan.

## **Assistance:**

A person experiencing problems with civilian employment or reemployment may contact the National Committee for Employer Support of the Guard and Reserve (NCESGR) for assistance. Their toll free number is 1-800-336-4590. A individual protected by USERRA may also file a complaint with the Assistant Secretary for Veterans' Employment and Training at the Department of Labor (DoL) if an employer has failed or refused, or is about to fail or refuse, to comply with employment or reemployment rights and benefits. Additional information about USERRA may be found on the following web sites:



NCESGR; <http://www.ncesgr.osd.mil>

DoL: <http://www.dol.gov/dol/vets/>

## USEFUL WEBSITES

**Air Force Reserve:** <http://www.Afreserve.com>

**Air National Guard:** <http://www.Ang.af.mil>

**Army Family Liaison home page:**  
<http://www.hqda.army.mil/acsim/family/family.htm>

**Army Family Team Building:**  
<http://trol.redstone.army.mil/mwr/aftb/index.html>

**Army National Guard (ARNG):** <http://www-ngb5.ngb.army.mil>

**Army Reserve:** <http://www4.army.mil/usar>

**Army Reserve Benefits:**  
[http://www.army.mil/usar/benefits/toc\\_bnft.htm](http://www.army.mil/usar/benefits/toc_bnft.htm)

**Coast Guard Reserve:** <http://www.uscg.mil/hq/reserve/reshmpg.html>

**DEERS E-mail:** <http://www.ochampus.mil/DEERSAddress>  
(E-mail changes to Defense Enrollment Eligibility Reporting System)

**Defense Finance and Accounting Service (DFAS) Indianapolis:**  
<http://www.asafm.army.mil/DFAS>

**Department of Defense (DoD):** <http://www.defenselink.mil>

**Employer Support of the Guard and Reserve:**  
<http://www.ncesgr.osd.mil>

**Lifelines:** <http://www.lifelines4qol.org>

**Marine Reserve:** <http://www.marforres.usmc.mil/mcrsc.nsf>

**Military Assistance Program “MAPsite”:**  
<http://dticaw.dtic.mil/mapsite>  
(Helpful information on family services, finances, and more.)

**Military periodicals:** <http://www.dtic.mil/search97doc/aulimp/main.htm>  
(Index to Military Periodicals.)

**National Guard:** <http://www.ngb.dtic.mil>

**Navy Reserve:** <http://www.navresfor/navres.html>

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**Reserve Affairs (Office of Assistant Secretary of Defense):**

<http://raweb.osd.mil>

**Standard Forms (SFs):**

<http://web1.whs.osd.mil/icdhome/sfeforms.htm>

**TAPS (Tragedy Assistance Program for Survivors, Inc.):**

<http://dticaw.dtic.mil/mapsite>

(Grief support and services for survivors of military line-of-duty deaths.)

**TRICARE:** <http://www.tricare.osd.mil>

**U.S. Army Community and Family Support Center Morale, Welfare, and Recreation (MWR):**

<http://trol.redstone.army.mil/mwr/index.html>

(Helpful links to soldier and family issues, recreation, and more.)

**U.S. Postal Service:** <http://www.usps.gov>

(Home page; mail manuals, rate calculations, zip codes, and more.)

**Veterans Affairs (VA):** <http://www.va.gov>

(Information on VA benefits, programs, facilities, and more.)



**NOTES:**

# FAMILY MEMBER ENTITLEMENTS GUIDE

Description				Page
Guard/Reserve member not in a duty status (AT, ADT, ADSW, EAD, MPA UTA/IDT)				
Guard/Reserve member on UTA/IDT				
Guard/Reserve member on AT, ADT, ADSW, MPA or EAD				
1. American Red Cross	Y	Y	Y	17
2. Commissary	Y	L	L	10
3. Dental services    *30 days or less active duty	*	M	N	9
4. Education services	Y	Y	Y	n/a
5. Exchange services	Y	Y	Y	10
6. Family services/center program	Y	L	L	n/a
7. Legal assistance	Y	L	L	12
8. Military Affiliate Radio (MARS)	Y	Y	Y	n/a
9. Medical Services    *30 days or less active duty	*	M	N	5
10. Moral, Welfare, and Recreation (MWR)	Y	Y	Y	11
11. Packaged liquor store	Y	Y	Y	n/a
12. Relief Society	Y	L	L	16
13. Space available/required travel (MIL AIR)	Y	L	L	15
14. Transient (military) quarters	Y	L	L	15
15. Service members Group Life Insurance (SGLI)	Y	Y	Y	15
<b>L</b> = Limited <b>M</b> = Members Only <b>N</b> = No <b>Y</b> = Yes <b>*</b> = Y if 31 days or more continuous <b>AT</b> = Annual Training <b>ADT</b> = Active Duty for Training <b>ADSW</b> = Active Duty Support or Active Duty for Special Work <b>EAD</b> = Extended Active Duty <b>MPA</b> = Military Personnel Appropriation <b>UTA/IDT</b> = Unit Training Assembly/Inactive Duty Training (Drill)				

